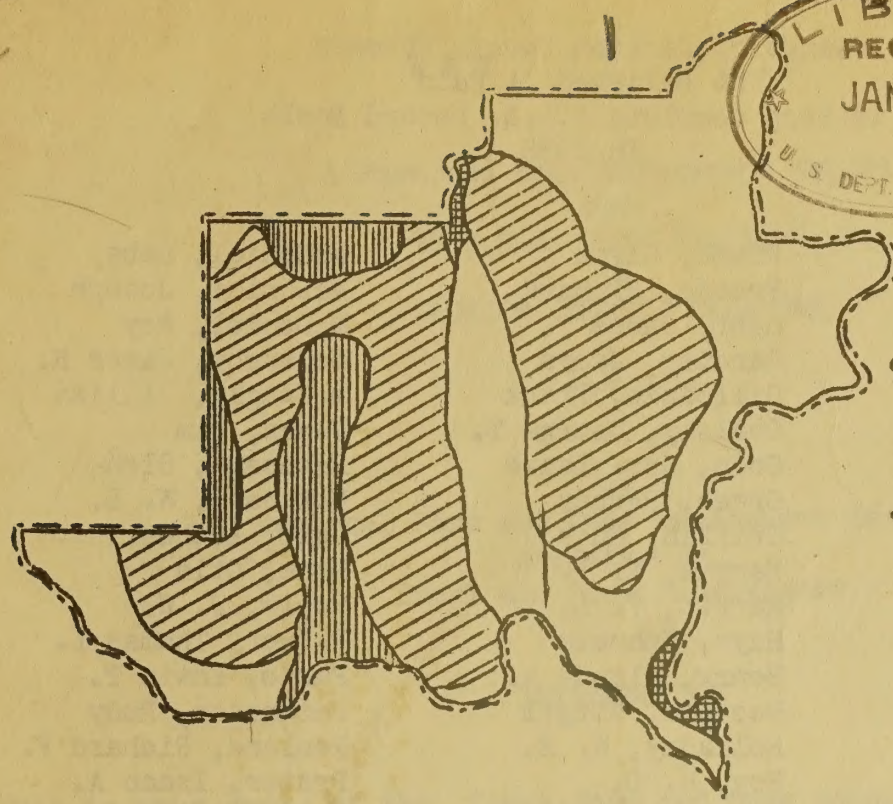
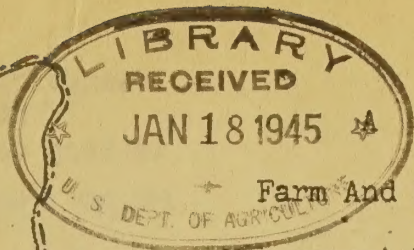
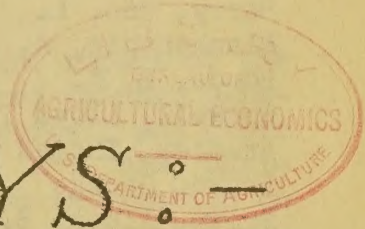


1.9508
7222
cop. 2



Farm And Home
Management Report

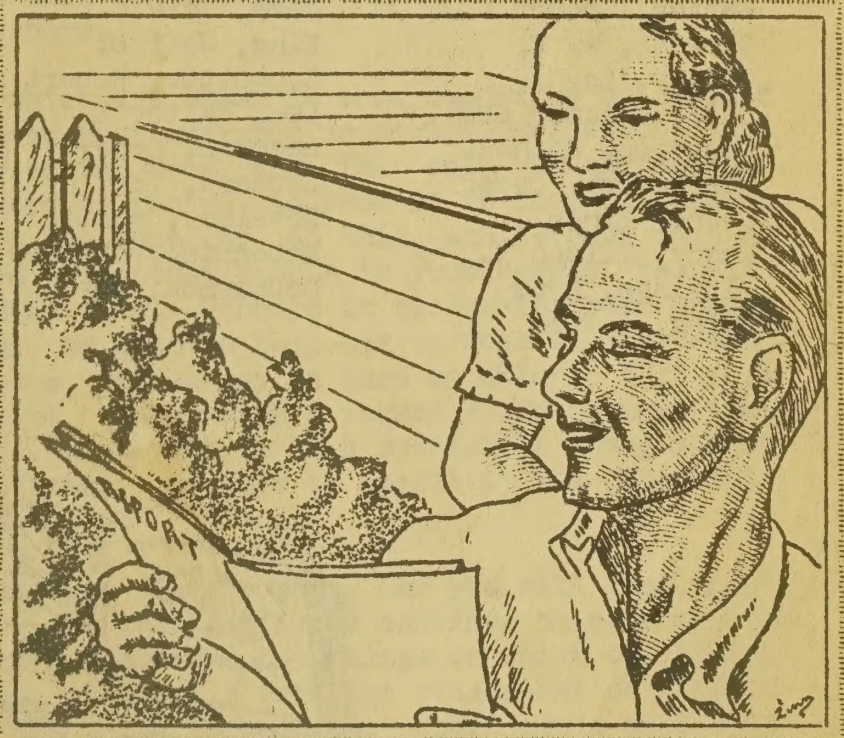
For
98 F.S.A. Farm Families
In
JACKSON COUNTY, OKLAHOMA
1938



WHY IT PAYS:

FARM SECURITY
Administration
...
United States
Department of Agriculture

REGION VIII

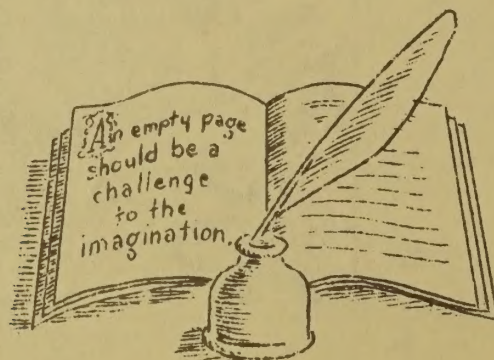


Names of Jackson County Farmers
Who Believed It Paid
To Keep Complete F.S.A. Record Books
In 1938

Agan, Fornie B.
Aishman, Austin E.
Aishman, J. L.
Allsup, E. E.
Anderson, Blake
Ard, Elmer
Ashley, Fred
Baggett, Ben A.
Banks, Clyde W.
Barnes, Lee
Barr, Joe H.
Bates, Gilbert
Beach, Elvin E.
Beach, James L.
Berry, Geo. L.
Blankenship, A. Q.
Bonds, E. W.
Boswell, Lloyd T.
Bradley, Thomas J.
Brake, George
Brown, Albert B.
Brown, Don
Bryant, John G.
Carter, Grover C.
Clowdus, W. E.
Coffey, Lon
Cole, Chester Lee
Coopwood, John R.
Derryberry, Oscar
Dobbs, Elmer J.
Dowdy, Tildon H.
Eldridge, Ross
Ewing, Walter

Frank, Clyde
Freeze, Richard
Gant, James T.
Gardner, James
Gillespie, Frank
Goolsby, George T.
Goon, Mrs. Laura
Green, Barney
Griffin, Hugh
Harris, N. L.
Harris, T. L.
Hays, Ephraim
Henry, Claude A.
Hestand, Virgil
Holladay, W. E.
Hoy, W. O.
Jenkins, Weldon
Jernigan, Claude H.
Johnson, Carl E.
Johnson, Henry M.
Kelley, Clarence D.
Kelly, Walter E.
Kennedy, Ecter A.
Kerr, Mark C.
King, Jeff D.
Ledbetter, Robert
Lee, Walter E.
Leonard, Grady
Leonard, Tom
Lovelady, Austin
McConnico, Charles
McDearmon, Joe

McDoniel, Gabe
McDoniel, Joseph
McDoniel, Roy
McGaughy, James R.
McGaughy, William
Mahan, Jim
Matheson, Glen
Matheson, W. L.
Muse, Luther
Muse, Otis
Neely, J. W.
Palmer, Thomas L.
Parks, Edwin T.
Patterson, Rudy
Penland, Richard F.
Prater, Isaac A.
Ray, Fred C.
Scarbrough, Kenneth
Shive, Robert F.
Smalling, M. L.
Smith, William
Snodgrass, Claud M.
Southall, Mary E.
Sovage, Walter S.
Stidham, J. E.
Stroup, Sidney D.
Taylor, Albert L.
Thompson, Ora Guy
Tobb, Ivan
Van Clour, Wayne E.
Warren, B. C.
Winters, Roy
Yeldell, W. P.



W H Y I T P A Y S

A Farm and Home Management Report
For
98 F.S.A. Farm Families
In
JACKSON COUNTY, OKLAHOMA

1 9 3 8

by
Regional Farm and Home Management Sections
Assisted By
Rural and Home Supervisors

INTRODUCTION

This is your copy of the first farm and home management report of the Farm Security Administration for farm families in Jackson County, Oklahoma. It was made possible by the cooperation of yourself and other farm families in keeping accurate records of your farm and home business in 1938. The purpose of this report is to give you information on what other families have done as a group, or groups, in order that you may be able to compare your farm and home operations with such groups. Often we can tell just how well we have done only by comparing our records with the records of others.

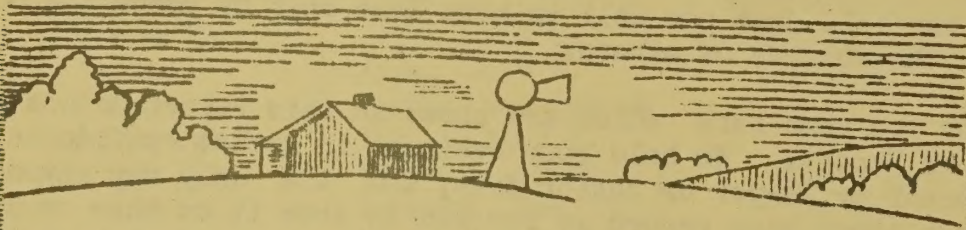
The figures for your farm which are shown in this report do not appear in any other report. We hold your business in strict confidence, just as your banker or lawyer or doctor does, and the only way anyone else can find out about your record is for you to show it to them or discuss it with them. Of course you are free to do this, and we hope that as you become better acquainted with other people in your county you will want to exchange ideas with them. Perhaps in discussing your report with your neighbor, you may be able to help him on some of his weaker points in his farm business, and he may in turn be able to help you. There are so many thousands of things which a farmer needs to know that it is almost impossible for a farmer to be a specialist along all of the lines of his farm operations. It pays to profit by the other fellow's experience.

It will pay you to read through this report, for you will find in it things which will help you and your family to continue on your way to success. Into this booklet we have put the things in which we thought you would be most interested, especially from the standpoint of comparison. Perhaps as you read and think through the report ideas will come

to you suggesting other things which you would like to know but which we have not put into it. Perhaps there are other families which would like to have the same information you desire. Let us have the benefit of your thoughts and suggestions. This is YOUR REPORT and anything which you and your family can suggest which will improve it means that you and your neighbors in Jackson County will profit greatly from such an exchange of ideas.

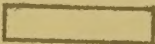
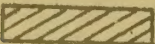


YOU HAVE DONE A GOOD JOB

Those of us in the Farm Security Administration who have worked with you this past year appreciate very much your splendid attitude and accomplishments, and hope you will let us share with you some of the pride and satisfaction which must be yours in the knowledge that you have done a good piece of work. You have made plans, carefully well-thought-out plans, have worked those plans, and now you have this report showing how well you have succeeded in accomplishing your aims. No doubt you will find a few things which did not turn out as well as you had reason to expect they would, and you may find in this report things which will cause you to want to change your plans for the future. The person who is quite satisfied with his lot in life is not apt to make progress. It is people who are striving to learn who do succeed in this old world. People who are just a little dissatisfied look for places where they can improve their business and do a better job of farming. This attitude of "noble discontent" has been responsible for much of the advancement of the American people.



- * -

EXPLANATION OF THE LAND USE MAP ON THE COVER

| | |
|---|-------------------------------|
|  | Cotton, Grain, Legumes |
|  | Cotton and Small Grains |
|  | Pasture and Sub-Marginal Area |
|  | Truck |

SOMETHING ABOUT THE TABLES IN THIS REPORT

Most of the tables in this report are set up with four columns. In the first column you will find the figures for your farm as they were taken from your actual record. In the second column you will find the average figures for all 98 families who kept records. As you compare records you may be interested to know that farms able to get their figures above average on more than half of the different factors of efficiency which might be set up have a good opportunity to be in the upper group on farm earnings. IT WILL PAY YOU to consider how you can do this next year if you have not already done it.

In the third column you will find the figures for the average of the 32 farm families which made the highest increase in net worth during the year. If you were above them you have a record of which you can indeed be proud! The last column, column 4, shows the average figures for the 32 families which made the least increase in net worth. This does not mean that the families in this group were not successful. It simply means that they were not as successful as the other groups in increasing their net worth. Many times circumstances beyond their control have prevented them from being in the higher groups. These are things which farm families should carry insurance against, so that when such disasters do strike they will not completely upset family living conditions. For the small farmer or business man who simply can't afford to lose, insurance is a good investment. Fire, theft, hail, health and life, government wheat and many other types of insurance are now available so that we do not have to take the chances we used to have to take.

CASH INCOME AND EXPENSES

DOES IT PAY to watch where the money comes from and where it goes? You folks who keep records have answered that. At least it cannot be said of you that you don't know where you have been. It was said that Columbus did not know where he was going when he started out, when he got there he didn't know where he was and when he got back he didn't know where he had been. (But even Columbus knew enough to travel a straight course in the direction he wanted to go.) When you made your plans you know where you were trying to go; you kept good records along the way, and now you know where you have been and how you got there. You have a good basis for charting your future course.

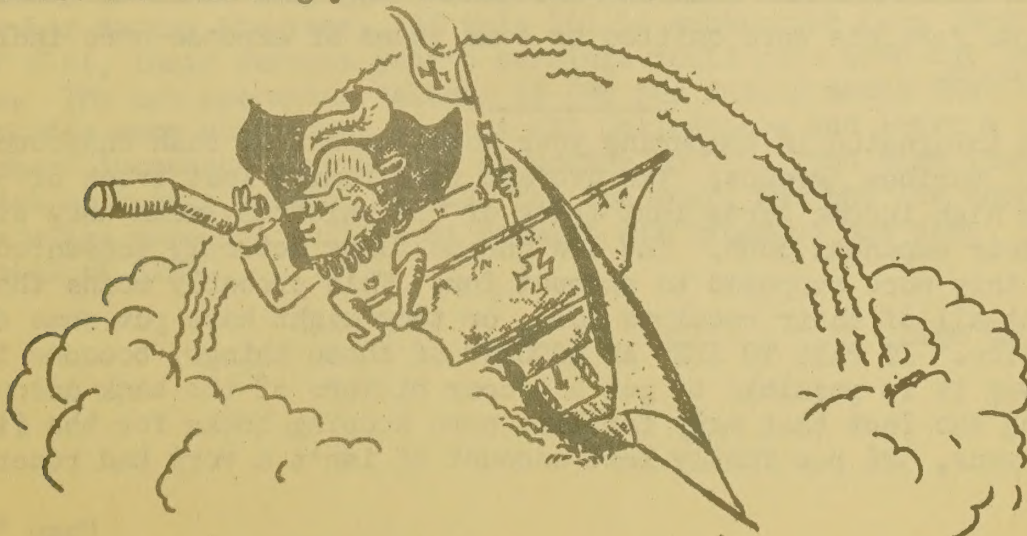


Table I shows the cash balance sheet for the farm families whose records were used in this report. Notice that the average cash farm income amounted to \$576. The 32 high income farms, that is, the 32 farm families who increased their net worth the most, had an average cash farm income of \$764, which was almost twice as much cash income as the 32 low farms received. The 32 high farms borrowed a little more money than the low farms; however, the 32 high farms paid back \$14 more per farm than they borrowed. The average family paid back \$231 out of the average of \$294 borrowed. Since the F.S.A. program is based on long-time loans, the figures show that the average farm family is making good progress.

TABLE I: Cash Income and Cash Expense; 98 Jackson County F.S.A. Farms, 1938

| | YOUR FARM | AVERAGE 98 FARMS | AVERAGE 32 HIGH FARMS | AVERAGE 32 LOW FARMS |
|-----------------------------|--------------|------------------------|-----------------------------|----------------------------|
| <u>MONEY RECEIVED:</u> | | | | |
| Cash Farm Income | \$ | \$ 576 | \$ 764 | \$ 394 |
| Money Borrowed | | 294 | 356 | 310 |
| Other Cash Income | | 40 | 47 | 53 |
| Cash at Beginning | | 2 | 1 | 1 |
| TOTAL MONEY TO ACCOUNT FOR: | \$ | \$ 912 | \$1168 | \$ 758 |
| <u>MONEY PAID OUT:</u> | | | | |
| Cash Farm Expenses | \$ | \$ 354 | \$ 405 | \$ 356 |
| Cash Living Expenses | | 298 | 329 | 294 |
| Payments on Debts | | 231 | 370 | 129 |
| Other Cash Payments | | *** | *** | *** |
| TOTAL MONEY PAID OUT | \$ | \$ 883 | \$1104 | \$ 779 |
| Cash Balance | \$ | \$ 29 | \$ 64 | \$ 21 |
| Cash Actually On Hand | | 3 | 5 | 1 |
| Cash Unaccounted For | \$ | \$ 26 | \$ 59 | *\$ -20 |

*Either some receipts were omitted or some items of expense were included more than once.

You may be interested in comparing your total amount of cash unaccounted for with the various groups. The average farm family lost track of \$26 last year. The high income farms lost track of \$59 which may mean they did not get all their expenses down. The low income farms actually accounted for more than they were supposed to account for. This probably means that they did not get all of their receipts down, or they might have put some expenses down twice. IT PAYS TO KEEP AN ACCOUNT of these things, because this is the only way it is possible to get a proper picture of the bank account. Considering the fact that many families were keeping books for the first time this year, \$26 per family lost account of isn't a very bad record.

NET OPERATING BALANCE

YOU WILL FIND IT PAYS, because it is sound business, to check up once each year to see how the year's earnings have been made, or whether the money that has been spent was obtained through earnings, selling off inventories or borrowing. Table II gives the figures which should help you know just what this year has done for you. The gross earnings of a farm family are usually made up of the following items:

1. Cash Farm Income
2. Other Cash Income
3. Increase in Farm Inventory
4. Increase in Household Inventory
5. Value of Farm Products Used in the Home

The above five items amounted to \$1096 on the average Jackson County F.S.A. farm in 1938. The gross family earnings amounted to \$1535 per farm on the 32 high income farms and \$788 on the low income farms.

Just as the gross family earnings are made up of the above items, the gross family expenses are made up of these items:

1. Cash Farm Expenses
2. Cash Living Expenses
3. Decrease in Farm Inventory
4. Decrease in Household Inventory
- *5. Value of Farm Products Used in the Home

*Notice that in order to obtain a record of farm products used in the home they are counted in both receipts and expenses, being credited to the farm business as earnings for the year and charged against the family as living expenses, on the expense side of the business.

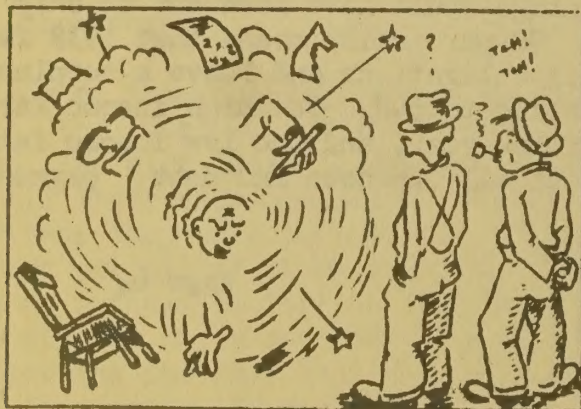
The difference between gross family earnings and gross family expenses is the NET EARNING BALANCE for the year. It amounted to \$161 per farm for the average of all 98 farms.

It is possible to spend money each year that does not truly represent earnings. For example, the average farm family after paying all current years expenses had a net earning of \$161. However, these families borrowed an average of \$294 and only paid back \$231, so that they really went in debt \$63 further during the year. If this \$63 is subtracted from their net earnings of \$161, their current year's earnings would have been cut to only 98 dollars. The net operating balance of \$98 per family means that 1938 family earnings were sufficient to meet all obligations and leave a surplus in the form of increased inventories amounting to \$98. The high income farms had a net operating balance of \$481 for the year, and the low income farms 1938 earnings were not sufficient to meet all expenses and debt payments by a total of \$288.

TABLE II:

NET OPERATING BALANCES
ON
98 JACKSON COUNTY, OKLAHOMA F.S.A. FARMS
IN 1938.

| I T E M | YOUR FARM | AVERAGE 98 FARMS | AVERAGE 32 HIGH FARMS | AVERAGE 32 LOW FARMS |
|--------------------------------|--------------|---------------------|-----------------------------|----------------------------|
| <u>INCOME AND INCREASES:</u> | | | | |
| Cash Farm Income | \$ | \$ 576 | \$ 764 | \$ 394 |
| Other Cash Income | | 40 | 47 | 53 |
| Increase in Farm Inventory | | 151 | 293 | 90 |
| Increase in Household Inv. | | 46 | 97 | 6 |
| Value of Farm Products | | 283 | 334 | 245 |
| GROSS FAMILY EARNING | \$ | \$1096 | \$1535 | \$ 788 |
| <u>EXPENSES AND DECREASES:</u> | | | | |
| Cash Farm Expenses | \$ | \$ 354 | \$ 405 | \$ 356 |
| Cash Living Expenses | | 298 | 329 | 294 |
| Decrease in Farm Inventory | | *** | *** | *** |
| Decrease in Household Inv. | | *** | *** | *** |
| FARM Products Used | | 283 | 334 | 245 |
| GROSS FAMILY EXPENSES | \$ | \$ 935 | \$1068 | \$ 895 |
| NET EARNING BALANCE, 1938 | \$ | \$ 161 | \$ 467 | \$-107 |
| Money Borrowed | \$ | \$ 294 | \$ 356 | \$ 310 |
| Debts Paid | \$ | 231 | 370 | 129 |
| REDUCTION IN DEBTS | \$ | \$ -63 | \$ 14 | \$-181 |
| NET OPERATING BALANCE | \$ | \$ 98 | \$ 481 | \$-288 |



"WHO'S FIGHTIN'?"

"NOBODY. JIM JUST TRIED TO BALANCE HIS
BOOKS FOR THE FIRST TIME
IN THREE YEARS!"

FARM RECEIPTS AND EXPENSES

Many farmers are interested in sorting out the farm business receipts and expenses for the purpose of studying only their farming operations. This often leads to the observation that a study of the farm business should tell you "how you make your money", and a study of the home records should tell you how you "spend your money".

Net farm income is made up of three items:

1. Net cash farm balance (difference between cash farm income and cash farm expense).
2. Net inventory balance (difference between farm inventories at the beginning and end of the year).
3. Farm products used in the home.

In other words, there are certain things which the farm should be given credit for, and certain things which should be charged against the farm. When these two groups of items are balanced, the difference is usually called "net farm income". This is the net amount which the farm and the farm family have earned from their farm earnings. Part of this income belongs to the operator as pay for his labor and management, part to the operator and the landlord as pay for the use of their capital, and part to the farm family for their unpaid family labor. In addition to the family farm earnings, the family may have earnings from outside labor off the farm itself, interest received on outside investments, gifts, as well as increase in household inventory. The average family actually earned \$742 in 1938 from farm and home operations. The 32 high farms earned \$1130 and the 32 low farms earned \$432.

The high income farms sold more eggs, more dairy products, more feed and grain, largely wheat, more cattle, more hogs, and more cotton. They did not receive as much income from the operator's labor off the farm, indicating that the high income farms thought IT PAID to stick to their farming operations rather than work for someone else. The high income farms received \$162 AAA payments as compared with only \$70 on the low income farms. The high income group also thought IT PAID to cooperate with Uncle Sam in his efforts to help farmers get their fair share of the national income.

IT is interesting to note that the high income farms only spent \$49 more cash on farm operating expenses, yet produced a cash income of almost twice as much as the low income farms, \$764 as compared with \$394. Farm management studies in other areas indicate this same tendency, that it takes about as much money to pay the cash expenses on one farm as it does another. The big difference comes in the amount of income produced. IT PAYS TO WATCH THE COSTS AND RETURNS carefully and to see that each dollar invested in expense brings in a good return in income.

Table III: Farm Receipts and Expenses; 98 Jackson County, Oklahoma F.S.A.
Farms in 1938.

| I T E M | YOUR FARM | AVERAGE 98 FARMS | AVERAGE 32 HIGH FARMS | AVERAGE 32 LOW FARMS |
|--|--------------|------------------------|-----------------------------|----------------------------|
| CASH FARM INCOME: | | | | |
| Egg Sales | \$ | \$ 28 | \$ 40 | \$ 13 |
| Poultry Sales | | 25 | 19 | 23 |
| Dairy Sales | | 87 | 105 | 67 |
| Grain and Feed Sales | | 65 | 92 | 37 |
| Workstock Sales | | 3 | 2 | 7 |
| Cattle Sales | | 11 | 17 | 6 |
| Hog Sales | | 7 | 10 | 9 |
| Sheep Sales | | ** | ** | ** |
| Cotton Sales | | 176 | 256 | 79 |
| Machinery Income | | 3 | ** | 10 |
| Operator's Labor Off Farm | | 58 | 48 | 62 |
| Other Farm Receipts | | 10 | 13 | 11 |
| A.A.A. Payments | | 103 | 162 | 70 |
| TOTAL CASH FARM INCOME | \$ | \$ 576 | \$ 764 | \$ 394 |
| CASH FARM EXPENSES: | | | | |
| Machinery & Equipment | \$ | \$ 108 | \$ 132 | \$ 98 |
| Livestock Purchases | | 112 | 143 | 148 |
| Seed & Fertilizer | | 18 | 15 | 20 |
| Feed Purchased | | 48 | 46 | 47 |
| Labor Hired | | 44 | 38 | 31 |
| Other Farm Expenses | | 24 | 31 | 12 |
| TOTAL CASH FARM EXPENSE | \$ | \$ 354 | \$ 405 | \$ 356 |
| NET CASH FARM INCOME: | \$ | \$ 222 | \$ 359 | \$ 38 |
| TOTAL FARM RECEIPTS: | | | | |
| Cash Farm Income | \$ | \$ 576 | \$ 764 | \$ 394 |
| Increase in Farm Inventory | | 151 | 293 | 90 |
| Farm Products Furnished | | 283 | 334 | 245 |
| FARM RECEIPTS & NET INCREASES | | \$1010 | \$1391 | \$ 729 |
| TOTAL FARM EXPENSES: | | | | |
| Cash Farm Expenses | \$ | \$ 354 | \$ 405 | \$ 156 |
| Decreases in Farm Inventory | | *** | *** | *** |
| Farm Exp. & Net Decreases | | 354 | 405 | 356 |
| NET FARM INCOME: | \$ | \$ 656 | \$ 986 | \$ 373 |
| Other Sources of Income | \$ | \$ 40 | \$ 47 | \$ 53 |
| Increase in Household Inventory | | 46 | 97 | 6 |
| 1938 FAMILY EARNINGS: | \$ | \$ 742 | \$1130 | \$ 432 |

CROP PRODUCTION

Table IV gives some of the details of average crop production on the 98 farms in this report in 1938. The average farm had 36.8 acres of cotton and 23.5 acres of wheat. Cotton produced 92.2 pounds of lint per acre and wheat produced 6.6 bushels per acre. The high income farms produced 120.5 pounds of lint cotton per acre on 42.0 acres of cotton, as compared with only 57.6 pounds per acre on 33.2 acres on the low income farms. The difference in cotton yield amounted to almost 63 pounds of lint cotton per acre. If the low income farms could have produced as much cotton per acre as the high income farms, they would have had more than four more bales of cotton. Evidently the high income farms feel that IT PAYS to do their best to get high yields.

The high income farms also produced about 50% more wheat per acre. However they did not have quite as many acres of wheat as the low income farms. The high income farms were larger than the low income farms, and most of this increased acreage was in feed crops and pasture, not in the two main cash crops. This fact was also reflected in the additional amount of income from livestock on the high income farms. The average farm consisted of 140 acres with about 54% in feed crops and pasture. The high income farms had 173 acre farms with over 61% in feed and pasture. The low income farms had less than 50% of their average 119 acres in feed crops and pasture. The low income farms devoted a higher percent of their total farm to cotton and wheat.

TABLE IV: Crops Raised and Land Utilization; 98 Jackson County, Oklahoma F.S.A. Farms - 1938

| C R O P | YOUR FARM | AVERAGE 98 FARMS | AVERAGE 32 HIGH FARMS | AVERAGE 32 LOW FARMS |
|---------------------------|-----------|------------------|-----------------------|----------------------|
| COTTON: | | | | |
| Acres of Cotton | | 36.8A | 42.0 A | 33.2 A |
| Total Production | | 3394.0 Lbs | 5060.0 Lbs | 1914.0 Lbs |
| Pounds Lint Per Acre | | 92.2 Lbs | 120.5 Lbs | 57.6 Lbs |
| WHEAT: | | | | |
| Acres of Wheat | | 23.5 A. | 20.4 A. | 26.9 A. |
| Total Production | | 156.0 Bu. | 182.0 Bu. | 144.0 Bu. |
| Bushels Per Acre | | 6.6 Bu. | 8.9 Bu. | 5.3 Bu. |
| TOTAL ACRES IN FARM: | | 140.0 A. | 173.0 A. | 119.0 A. |
| PERCENT OF TOTAL FARM IN: | | | | |
| Cotton | | 26.3% | 24.2% | 27.9% |
| Oats | | 2.7 | 2.9 | 1.2 |
| Wheat | | 16.8 | 11.8 | 22.6 |
| Feed, Pasture & Other | | 54.2 | 61.1 | 48.3 |

SOIL TYPES

The soils of Jackson County can be divided into 4 general groups:

1. Sandy Soils
2. Sandy Loams
3. Heavy dark soils
4. Tight and mixed soils

In 1938 the sandy and sandy loam soils produced the most cotton per acre. The 50 farms on the heavy soils only averaged 71.0 pounds of lint cotton per acre. The sandy soils produced the most cotton per acre, 151.9 pounds. The sandy loams were next with a production of 116.3 pounds. Whether these differences in yields on the various classes of soil in 1938 can be expected in future years can only be determined after a few years' records are available for study. We know now what happened in 1938. After four or five years of records we shall be in a much better position to judge which crops are best suited to the different soil types in Jackson County.

It is very interesting to note that increase in net worth seems to go hand in hand with type of soil and yield of cotton per acre. As we go from the sandy soils to the heavier soils, the increase in net worth, like cotton yield, decreases with the exception of the tight and mixed soils where only 5 of our farmers are located. The families on the sandy soils increased their net worth \$245, those on the sandy loams increased \$221 and the families on the heavy soils only increased their net worth \$87. Whether this condition will prevail next year (1939) remains to be seen. Perhaps weather conditions may even reverse this showing next year. If you folks continue to keep records as you did in 1938 you are going to have the answers to a lot of problems in Jackson County, and you will be in position to furnish reliable information on just what the different soil types in your county are best adapted to. This information about your county can only be assembled through the cooperation of you people in Jackson County.



Jackson County, Oklahoma

S O I L S M A P

(Circles indicate location of clients having most complete records, and keeping Farm and Home Record Books up to date.)

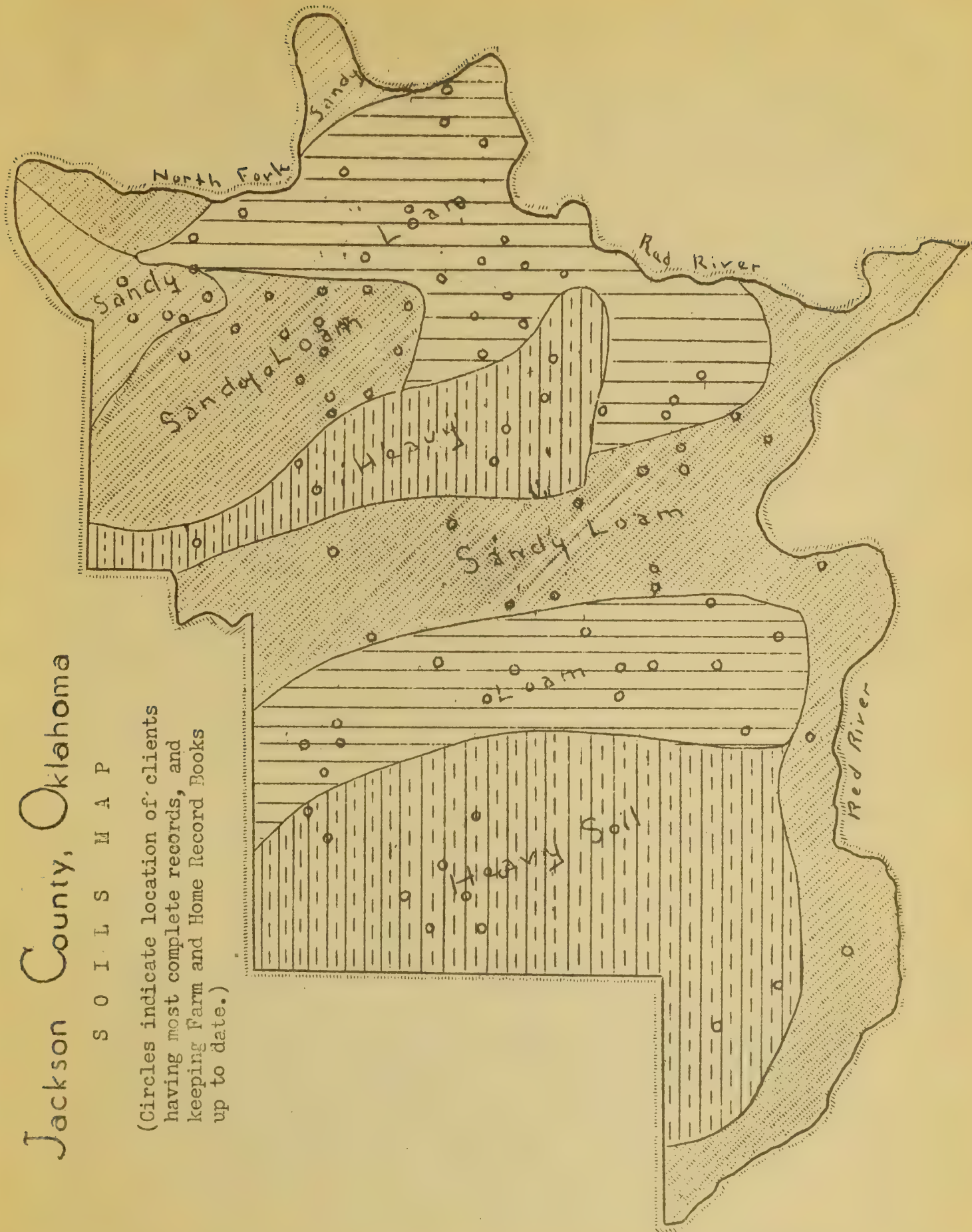


TABLE V: Type of Soil as Related to Increase in Net Worth and Yields of Lint Cotton Per Acre; 98 Jackson County F.S.A. Farms - 1938

| TYPE OF SOIL | NUMBER OF FARMS | AVERAGE INCREASE IN NET WORTH | YIELD OF LINT COTTON PER ACRE (Lbs.) |
|--------------|-----------------|-------------------------------|--------------------------------------|
| Sandy | 16 | \$245 | 151.9 Lbs. |
| Sandy Loam | 27 | 221 | 116.3 |
| Heavy Soils | 50 | 87 | 71.0 |
| Tight Mixed | 5 | 227 | 77.9 |
| All Types | 98 | 157 | 92.2 |

COTTON YIELD PER ACRE

Table VI, showing the 98 farms grouped according to yield of cotton per acre, indicates that cotton yields are of primary importance in enabling farmers to get ahead in Jackson County. The 25 farms which produced less than 50 pounds of lint cotton per acre increased their net worth only \$34 per family. As the yield of cotton increased, the increase in net worth went up. The 19 farms where cotton averaged over 151 pounds per acre increased their net worth \$441. These figures indicate that the problem of getting more cotton per acre with a higher percent of the total land in feed and pasture is a very important one. The high income farms have indicated that they believe IT PAYS to study their business and learn to produce more cotton per acre.

TABLE VI: Yield of Cotton Per Acre As Related To Increase In Net Worth; 98 Jackson County, Oklahoma F.S.A. Farms - 1938

| POUNDS OF LINT COTTON per acre | NUMBER OF FARMS | AVERAGE YIELD PER ACRE (Lbs lint) | NUMBER OF ACRES IN COTTON PER FARM | AVERAGE INCREASE IN NET WORTH | NUMBER OF FARMS ON HEAVY SOIL |
|--------------------------------|-----------------|-----------------------------------|------------------------------------|-------------------------------|-------------------------------|
| 0 - 50 | 25 | 29.4 | 43.3 | \$34 | 16 |
| 51 - 100 | 31 | 74.0 | 32.6 | 72 | 21 |
| 101 - 150 | 23 | 129.0 | 35.4 | 243 | 11 |
| 151 Or More | 19 | 175.4 | 37.1 | 441 | 2 |
| TOTAL | 98 | 92.2 | 36.8 | \$157 | 50 |

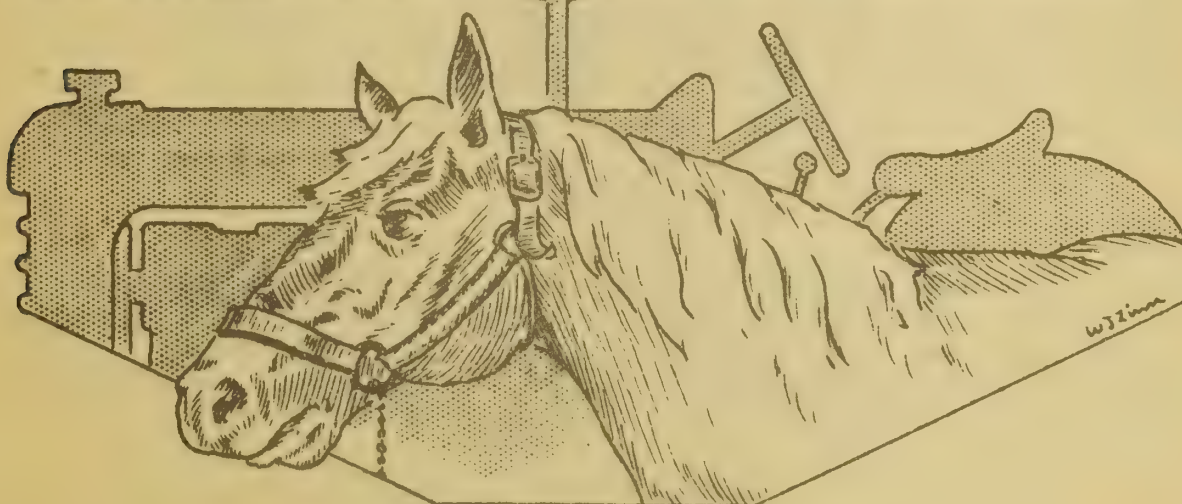
TYPE OF POWER

Table VII, on type of power indicates that 81 farms out of the total 98 use horses only as their source of power. Fifteen farms use tractors and two farms use both tractors and horses. These figures indicate that proper adjustments are being made in that when the shift is made from horse to tractor farming, the horses are sold off and only the tractor used, thereby avoiding a surplus of power.

While the figures do show a little difference in favor of the tractors in average increase in net worth, they are not conclusive enough to indicate that it is not still a matter of how the power is used rather than the type of power. Studies of farms in other areas have indicated that horse farms were usually able to produce crops at just as low labor power and machinery cost per acre as the tractor farms. Perhaps as more figures are accumulated in years to come, it will be possible to determine from your records whether one type of power is more efficient than another.

TABLE VII: Type of Power as Related to Increase in Net Worth and Type of Soil; 98 Jackson County, Oklahoma F.S.A. Farms - 1938

| TYPE OF POWER | NUMBER OF FARMS | AVERAGE INCREASE IN NET | TYPE OF SOIL (number of farms) | | | |
|------------------|-----------------|-------------------------|-----------------------------------|------------|-------|---------------|
| | | | Sandy | Sandy Loam | Heavy | Tight & Mixed |
| Tractor & Horses | 2 | \$552 | ** | 2 | ** | ** |
| Tractor Only | 15 | 174 | ** | 4 | 8 | 3 |
| Horses Only | 81 | 144 | 16 | 21 | 42 | 2 |
| ALL FARMS | 98 | \$157 | 16 | 27 | 50 | 5 |



TYPE OF LEASES

Table VIII shows that of the 98 F.S.A. farms in this report, 71 are operating on a one-year lease basis. Twelve farms are owned. Five farms have 2 year leases, 9 have 3 year leases and 1 is operated on a 5 year lease. 94 out of the 98 families take part in church activities, and 56 are active co-operators with the county agent, either through 4-H Club activities or thru adult work.

TABLE VIII: Ownership or Leasing Arrangements as Related to Increase in Net Worth and Family Participation in Outside Activities.

| TENURE STATUS | NUMBER OF FARMS | AVERAGE INCREASE IN NET WORTH | COMMUNITY ACTIVITIES | |
|------------------|--------------------|--|----------------------|-----------|
| | | | Church | Extension |
| Owners | 12 | \$371 | 12 | 5 |
| 1 Year | 71 | 115 | 67 | 44 |
| 2 Year | 5 | 293 | 5 | 5 |
| 3 Year | 9 | 179 | 9 | 2 |
| 5 Year | 1 | - 332 | 1 | * |
| TOTAL | 98 | \$157 | 94 | 56 |



COOPERATIVE ACTIVITIES

A medical cooperative service unit established in Jackson County is used by 94 out of the 98 families. Other cooperative services include ensilage cutters, stallion and jack service, and combines. These services, of course, serve many other farmers besides those whose records have been included in this report.

FARM FAMILY LIVING COSTS

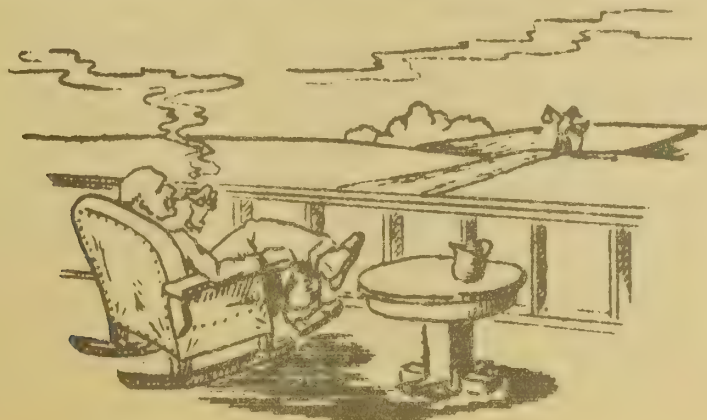
Total farm family living costs are made up of three groups of costs:

1. Cash Living Expenses
2. Payments on debts or savings
3. Farm Products used in the home

If we thus place a money value on farm products used we are able to arrive at a figure which can be compared to a city family's money value of living. Many families like to refer only to the first item, cash living expenses, when talking about their living costs. These items cover only the ordinary cash family and home expenses. In a study of "how the money is spent" a family has its choice as to whether money will be spent for cash living or stored away for future use in the form of life insurance premiums, savings accounts, etc. It is for this reason that most studies of family expenditures include the payments on debts and savings in the list of total value of living items.

The average family spent \$298 for cash living expenses in 1938. Of this amount almost 1/2, or \$145 was spent for food. Family cash living expenses like cash farm expenses do not show a great deal of difference between the high and low income farms. It seems to take just about so much money to run a household, whether the money is earned or not. This is the situation which causes financial trouble because many families who do not keep records do not know they are living beyond their earning capacity until the banker asks that the notes be paid up, and then, because the money is not available, starts taking away a family's working capital of teams and tools and equipment. IT PAYS to know how much money is being earned each year so that expenses may be kept in line with earnings.

The high income group of families with family earnings of \$1130 only spent \$35 more for cash living expenses than the low income families with earnings of \$432. The high income group, however, paid an average of \$370 on debts, compared with only \$129 on debts on the low income farms. This represents a much larger amount of money stored away for future use on the high income farms. If the high income farms continue to earn and at the same time hold their living costs down, they will be able to save, and when the debts are paid up the \$370 can be used to make payments on a farm, secure additional life insurance, or be put into other investments which will yield an income after the family heads have reached the age of retirement.



PRODUCE FOOD FOR HOME USE

In F.S.A . planning work we have usually set our goal to produce 75% of the food supply on the farm. An analysis of the 98 records shows that the average family actually produced 65.7% of its food supply on the farm. This is a little short of the goal, and when an analysis is made of the farm products used we will find there is still room for improvement, and hope that perhaps next year the figure will be up to 75%. Total food costs per family amounted to \$423. Since the average number in the family is 4.5 persons, the average food cost amounted to \$94 per person.

Cash food costs amounted to an average of \$32 per person. The higher income group of families had higher food costs per person because they produced and used more food at home so that they could HAVE more per person and not have to restrict their diets as much as the low income group. They felt that IT PAID to have plenty of strength-giving food to eat. Cash costs for food per person were about the same on the high income group of families as on the low group. However, the high income group produced \$9 more food per person. The high income group of families produced 67.3% of their food on the farm while the low income group produced only 62.0% on the farm.

Does it PAY to go hungry? Does it PAY to produce food on the farm? Does it PAY to study food costs? The families who made the highest increase in net worth DID NOT feel that it paid to go hungry, thereby impairing efficiency, so they studied their food costs and decided that it CERTAINLY WOULD PAY THEM to produce food at home. They produced \$83 more food than the low income group produced.

IT PAYS BECAUSE IT SAVES

If a family has only a given amount of money to spend, it goes without saying that the less of that money that must be spent for food, the more will be available for other things. Producing food at home may not be fully appreciated unless a record of the total amount actually used is kept. A SAVING OF \$80 WITH MONEY AT 5% WOULD PAY THE INTEREST ON A \$1,600 FARM LOAN.

FOURTEEN BALES OF COTTON

Just for the fun of it, let's calculate how many bales of cotton it would take to buy the farm produced food. To make things easy let us say that the average family used \$280 worth of food products produced on the farm. If cotton should be 8¢ per pound and actually bring in \$40 cash per bale, it would take seven bales of cotton to buy \$280 worth of food ($\$280 \div \40). However, the average family must pay rent, and ginning costs, and seed. It takes 1/4 of the bale to pay rent and at least another 1/4 to meet the other costs. This leaves only \$20 per bale, and at that rate it would take twice as many bales, or fourteen bales of cotton. Yes, we are just overlooking the horse feed, machinery depreciation and repairs, chopping expense, insecticides, etc. We now have our figure of 14 bales of cotton. If an ordinary bale of cotton weighs 500 pounds, fourteen bales would weigh 7000 pounds. If cotton turned out 100 pounds per acre (1938 average, 92.2 lbs.) it would require 70 acres to produce enough cotton to buy \$280 worth of food. The average family actually had about one-half this many acres of cotton in 1938.

The average family only sold \$1.76 worth of cotton. As a matter of fact, the farm products used in the home is the biggest single item of income in the gross receipts of the farm. It does not take a whole lot of figuring to see that it is utterly impossible to attempt to produce cotton and buy food. Let's give the garden credit for what it produces in terms of cotton. That's the way we can produce four or five bales per acre and thereby increase yields.

TABLE IX: Farm Products Furnished by Farm; 98 Jackson County, Oklahoma
F.S.A. Farms - 1938

| I T E M | YOUR FARM | | AVERAGE 98 FARMS | | AVERAGE 32 HIGH FARMS | | AVERAGE 32 LOW FARMS | |
|---------------------------------|-----------|-------|------------------|-------|-----------------------|-------|----------------------|-------|
| | Quantity | Value | Quantity | Value | Quantity | Value | Quantity | Value |
| Whole Milk (gals) | | \$ | 440 | \$ 87 | 469 | \$ 94 | 398 | \$ 78 |
| Cream (pts) | | | 103 | 14 | 63 | 8 | 116 | 14 |
| Butter (lbs) | | | 41 | 10 | 48 | 12 | 52 | 13 |
| Eggs (doz.) | | | 147 | 23 | 148 | 25 | 172 | 24 |
| Fish & Game (lbs) | | | 4 | 1 | 3 | 1 | 10 | 1 |
| Poultry (lbs) | | | 116 | 22 | 158 | 29 | 105 | 21 |
| Other Meat (lbs) | | | 220 | 29 | 245 | 41 | 255 | 21 |
| Fuel | | | *** | 5 | *** | 9 | *** | 5 |
| Honey & Syrup (gal) | | | 1 | 1 | 1 | 1 | 2 | 1 |
| Flour, Cereals & Meal (lbs) | | | 461 | 12 | 364 | 12 | 320 | 11 |
| Nuts | | | 4 | ** | ** | ** | 10 | ** |
| Canned Meats (qts) | | | 19 | 7 | 16 | 7 | 19 | 7 |
| Lard, Bacon, Fat, Etc. (lbs) | | | 88 | 15 | 107 | 14 | 41 | 5 |
| Fresh Vegetables (lb) | | | 405 | 10 | 517 | 12 | 322 | 9 |
| Stored Food (lbs) | | | 332 | 6 | 327 | 10 | 105 | 2 |
| Canned Fruit & Vegetables (qts) | | | 183 | 41 | 276 | 59 | 130 | 29 |
| TOTAL VALUE | | \$ | | \$283 | | \$334 | | \$245 |

TABLE X: Farm Family Living Costs; 98 Jackson County, Oklahoma F.S.A. Farms,
1938

| I T E M | YOUR FARM | AVERAGE 98 FARMS | AVERAGE 32 HIGH FARMS | AVERAGE 32 LOW FARMS |
|---------------------------------|--------------|------------------------|-----------------------------|----------------------------|
| CASH LIVING EXPENSE: | | | | |
| Food Purchases | \$ | \$145 | \$158 | \$147 |
| Household Operation | | 53 | 56 | 51 |
| Clothing Expense | | 51 | 61 | 47 |
| Housing & Furniture | | 4 | 4 | 3 |
| Medical Care | | 21 | 24 | 21 |
| Personal | | 10 | 11 | 9 |
| Education & Recreation | | 14 | 15 | 16 |
| CASH LIVING EXPENSE | \$ | \$298 | \$329 | \$294 |
| PAYMENTS ON DEBTS: | | 231 | 370 | 129 |
| FARM PRODUCTS USED: * | | 283 | 334 | 245 |
| TOTAL MONEY VALUE OF LIVING: | \$ | \$812 | \$1033 | \$668 |
| INCREASE IN HOUSEHOLD INVENTORY | \$ | 46 | 97 | 6 |
| NET LIVING COST FOR YEAR: | \$ | \$766 | \$936 | \$662 |
| Number in Family | | 4.5 | 4.9 | 4.4 |
| Food From Farm | \$ | \$278 | \$325 | \$240 |
| Total Food Cost | | 423 | 483 | 387 |
| Food Cost Per Person | | 94 | 98 | 88 |
| Cash Food Expense Per Person | | 32 | 32 | 33 |
| Percent of Food From Farm | | 65.7% | 67.3% | 62.0% |
| Percent of Living From Farm | | 36.9% | 35.7% | 37.0% |

*Does not include house rent and home produced soap.

IT PAYS TO ASK QUESTIONS !

Whether you have been in the high group or the low group or just about average, IT PAYS TO ASK QUESTIONS. Of course, it is desirable to ask other people about how they do things, but the questions which pay the really big dividends when answered properly are the questions which each farmer asks himself. It's plow-seat thinking, not dreaming, that gets results. We hope you will find it interesting when you get time off to yourself to go through the questions which follow and check them off to see how many you can answer "yes" to, how many are "no", and whether they apply to your farm. Grade yourself on your farming practices.

Volume of Business:

1. Is your farm the proper size to give you and your family something profitable to do each day in the year?
2. Do you have enough acres of pasture for your stock?
3. Is it possible to produce more per acre and increase your volume of business?
4. Is the soil adapted to the crops you produce?

CAN YIELDS BE INCREASED?

5. Is your farm terraced and contour farmed?
6. Do you practice strip cropping?
7. Is your farm diversified so that labor and power is better distributed, insects and weeds controlled and soils improved with organic matter?

SECURE OUTSIDE ASSISTANCE.

8. Are you personally acquainted with your County Agent?
9. Are you making use of the Soil Conservation Service?
10. Are you getting your share of the A.A.A. payments?
11. Do you need a new pond or well? Could you get a water facilities loan?

TAKE CARE OF THE SOIL, AND IT WILL TAKE CARE OF YOU.

12. Do you plow early in the fall, and deep enough to conserve moisture?
13. Do you plant winter cover crops of wheat, oats, barley, rye, etc.?
14. Do you feed your feed to livestock and return the fertility to the soil? The profits are in the manure pile.

FEED GOOD LIVESTOCK.

15. Do you have high bred, carefully selected livestock? They don't have to be pure bred, but that helps. Pure bred Jerseys and Guernseys are popular in this county.
16. Do you keep plenty of water available at all times?
17. Are you selling dairy products at a profit to meet current expenses?
18. Do you market your livestock at the proper time so as to get the highest returns from your feed?
19. Do you have a bunch of sheep to mow the pasture? And do you know how to take care of them?

20. Do you use Western ewes? Or do you like to raise native stuff? Can you afford to eat a lamb once in a while? It is considered a rare delicacy in the city.
21. Do you raise your own meat supply?
22. Are your hogs pure bred and well adapted to both home and market use?

MACHINERY AND IMPROVEMENTS?

23. Do you keep your machinery in good repair and well oiled?
24. Do you make repairs in the winter when other work is slow?
25. Do you keep the doors on their hinges and the gates properly hung? Landlords notice things like that!
26. Are the fences in good repair? Have you tried out one of the new electric fences?
27. And most important of all, DO YOU HAVE A TRENCH SILO? One cow or a dozen, you can't afford to be without a silo.

IN GENERAL.

28. Do you attend group meetings for technical assistance in making plans and securing other information?
29. Have you made arrangements with your landlord for a long term lease? He may be as anxious to have one as you are.

POULTRY

30. Do you clean your poultry house at least once a week, and the brooder house each day?
31. Is your poultry free from lice, mites, blue bugs and fleas? (See your bulletin on "Diseases and Parasites of Poultry")
32. Do you have at least 2-1/2 square feet of space for Leghorns or 3 square feet of space for larger hens in your poultry house?
33. Is your poultry house warm in winter and cool in summer?
34. Do you use feeders which save feed and prevent diseases? (See demonstrations in F.S.A. office)
35. Do you keep plenty of fresh, clean water before your chickens at all times?
36. And do you use split tires for water containers? (We hope not! White crocks are so much better.)
37. Do you try to keep some green feed planted near the poultry house?
38. When you feed milk, so you use utmost care in keeping containers clean and free from flies? Do you scald containers once a day. IT WILL PAY YOU WELL.
39. Do you keep mash before the layers at all times?
40. Do you refer often to your bulletins on "Feeding Chickens" and your circular on "Chick Management"?
41. Do you have the breed of poultry you like? Are you proud of your hens? Do you do everything possible to see that they are comfortable and well cared for?
42. Are your hens laying good by the first of October? Eggs are usually worth about twice as much a dozen at that time.
43. Do you hatch your chicks off at the proper time so that pullets will come into full production when eggs are worth the most?

44. Do you buy from reliable hatcheries and get good blood-tested chicks?
45. Can you keep your hens laying at 50% all the time?

GARDEN.

46. Do you have a light, well drained soil for your garden? Have you tried planting garden rows on contours? If it works for cotton why won't it work in the garden?
47. Is your garden the proper size according to your garden plan?
48. Does your garden get first consideration at cultivating time?
49. Do you manure your garden in the fall, broadcast, then disk and plow?
50. Do you plow at least eight or ten inches deep and leave the ground rough so that cold weather will destroy insects, especially cut worms?
51. Do you cultivate your garden after each rain, and keep it free of weeds at all times?
52. Do you plow sandy soils in the fall? Many of our folks say it is poor policy.
53. Have you tried planting cane around the ends and sides and also across the center to break hot winds? Some of our folks say it is almost as good as a frame garden.
54. Do you follow your garden plan carefully?
55. Do you save your own good seed, and when you have to buy do you buy high quality seed in bulk?
56. Is your garden plan arranged according to the table in the Bulletin "Home Vegetable Garden" or "Grow A Garden"?
57. Is your frame garden located near water? Of course you DO have a frame garden.
58. Is there a possibility of a small irrigated garden just below the dam on your farm?
59. Do you also have a tub garden?
60. Do you use arsenic poisons for biting insects like potato bugs, cabbage and tomato worms, cut worms and grasshoppers.
61. Do you use Black Leaf 40 on the sucking insects?
62. Do you remember the formula for Bordeaux mixture? 1 lb. bluestone, 1 lb. lime and 12-1/2 gallons of water. It kills a lot of pests.
63. Do you refer often to your "Vegetable Spray Calendar"?

HOME IMPROVEMENT

64. Do you have a cool, dry cellar for food, plenty of closet space for clothing and boxes or shelves for bedding?
65. Does your cellar have plenty of shelves? And is the bottom shelf built so it can be used for storing potatoes?
66. Are your screens in good repair so the flies stay out in the barn?
67. Have you painted the floors lately or refinished them with sandpaper and a good filler or stain?
68. Have you planted any new flowers or shrubs lately?
69. Do you have the following items for each bed?

| | |
|--------------------------------|---------|
| 1. A comfortable mattress | W |
| 2. 3 sheets for each bed | H |
| 3. 4 pillow slips for each bed | Y |
| 4. 4 quilts for each bed | N |
| 5. A spread for each bed | O |
| | T ? ? ? |
70. Do you have some method for keeping food cool? Some of our folks have well coolers, window coolers, or shelves in a water pan surrounded by moist

- Cloth? Your Rural Supervisor can tell you how to build one of these.
71. Have you tried making an inexpensive dressing table with a board and a couple of orange boxes and a little bright colored material.

HOME SECURITY AND COMMUNITY COOPERATION.

72. Is your record book up to date?
73. Are all children of school age kept in school?
74. Do you encourage your children to belong to a 4-H or an F.F.A. Club?
75. Do you subscribe to some good farm and home papers?
76. Do you hold family councils?
77. Do you attend all meetings of an educational and inspirational nature, whether called by the Farm Security Administration or someone else?
78. Do you attend Church and Sunday School as much as possible?
79. Do you protect your health and cooperate with the County health nurse and doctor by attending all clinics and follow the advice given?

HOME SANITATION

80. Do you have a lot of fly traps so flies are kept at a minimum?
81. Do you have a sanitary pit toilet?
82. Do you keep your cistern or well clean at all times?

FOOD

83. Are you doing your best to provide your family with plenty of good healthful well-balanced food?
84. Do you make your own cereal from home-grown grains?
85. Do you have about 15 chickens per person to eat each year?
86. Do you have all the eggs you should have?
87. Will you have plenty of beef, pork and lard?
88. Are you planning to can at least 136 quarts of food per person?

AND HERE ARE A COUPLE OF QUESTIONS THAT IT WILL PAY YOU TO CONSIDER THOUGHTFULLY.

89. ARE THERE ANY OF THESE QUESTIONS WHICH YOU KNOW YOU HAD TO ANSWER WRONG?
90. DO YOU THINK IT WOULD BE PROFITABLE AND WOULD PAY YOU TO DO SOMETHING ABOUT IT???